

Scholarships Made Simple

Applications are now being accepted for 2024 scholarships

SEE PAGE 4 INSIDE



Cŀ Saginaw community foundation

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Saginaw Community Foundation is confirmed in Compliance with Community Foundations National Standards



Back to Basics

Early in November, I was able to attend the Council of Michigan Foundation's Annual Conference held in Detroit. This year's conference title was Fostering Communities of Belonging and without going into great of detail on what belonging means, the conference sessions I attended reminded me of the basics of philanthropy. Over the years, Saginaw Community Foundation has promoted philanthropy throughout the community. Currently, we are encouraging everyone to see themselves as a philanthropist and that philanthropy is not just for wealthy individuals. During the conference, attendees were reminded of what the root of philanthropy means, which is, "the love for humankind." And when you look at philanthropy in the basic sense, doesn't that, or shouldn't that, encourage **Each of Us** to love and support our community?

As we end another year, we can reflect on all the wonderful opportunities that exist for each of us to work together for the common good. If there is one thing that keeps me awake at night, it's wondering what more SCF could do to continue lifting up our community. When I consider the grants we award, the many initiatives we lead or are a part of, or the convening of conversations with community partners or existing and current donors, I am proud of the work we're doing.

The Saginaw Community Foundation is honored to work with so many philanthropic individuals, organizations and corporations who have partnered with SCF to establish

endowment funds. The power of an endowment, depending on the type, can have a tremendous impact on our community by supporting new or existing organizations, projects, or activities - forever. On page 5, there is a story containing information that will hopefully broaden everyone's knowledge of endowments, how SCF uses endowment funds, and how we work with donors and their endowment funds to support our community.

As 2023 comes to a close, the SCF staff and I are gearing up for 2024 as we prepare to celebrate Saginaw Community Foundation's 40th Anniversary. We have so many wonderful events and activities planned and hope many of you will have the opportunity to celebrate with us. Be sure to follow us on social media (Facebook, Instagram and LinkedIn) for updates on our 40th anniversary events and activities.

The staff and I wish everyone Happy Holidays and a Happy New Year! I encourage all of us to show care and respect for each other and exemplify the true Saginaw Spirit we want others to recognize about our community and know that SCF is here today, tomorrow, next year and in the future to be your partner in philanthropy, for good, forever.

Reneé S. Johnston, President & CEO



2024 Event

As part of our 40th Anniversary Celebration, we invite you to join us at these events. Follow us on social media for details about these events!

- 40th Anniversary Kick-Off Feb. 15 • Free Event • 5-8 P.M. • Castle Museum
- SCF Impact Bus Tour & **CHL Memorial Cup Game** May 24 • Ticketed Event • Tour: 3-5:30 P.M. • Game: 7:05 P.M.
- SCF Annual Celebration & 40th Anniversary Gala Sept. 14 • Ticketed Event • Evening Time TBD
- 2024 Philanthropy Uncorked Nov. 20 • Ticketed Event • 5:30 - 8:30 P.M.
- Cornerstone Pillar Society Champagne Toast Dec. 2 • Free Event • 5:30 - 6:30 P.M.



Each of Us

Once there was a quiet, little community that merely existed as boundary lines drawn on a map. As it began to expand, it also grew in the hearts and minds of the people who lived there. It became home.

Thirty-nine years ago, the Saginaw Community Foundation was established by individuals who planted the philanthropic seeds that have helped transform a community. Working together, those folks combined a spirit of hometown pride with pooled resources to make Saginaw County a place all of us are proud to call home. Fast-forward to today and the Foundation has supported hundreds of organizations and those organizations have helped thousands of individuals since 1984.

We're a place where diverse interests and different voices come together to make real change happen, building a flourishing community for all, for ever.

How can you help?

By choosing to support your community foundation with a contribution to the Lucy R. Allen Cornerstone Fund, your donation becomes part of our permanent operating endowment, making it possible for us to continue to:

- Be a leader in our village by convening groups and individuals to share resources, talents and visions to reach common goals
 neighbor helping neighbor
- Invest in projects in our village that will generate positive social returns

"We become **neighbors** When we are willing to **Cross the Road** For one another."

• Provide grants to help fund projects and initiatives here in Saginaw County - a \$47.4 million impact since 1984

HENRIJ.M. NOUWEN

- Award nearly 700 scholarships benefiting over 375 students annually for post-secondary education – an almost \$900,000 impact each year
- Offer our Youth First Program a valuable before, during and after school educational and character-building resource helping elevate academic performance for children in our community.

Your gift – regardless of size – will be a statement of support and belief in our ongoing mission **to** *bring people and resources together to build an equitable community and make a lasting philanthropic impact*. To make a contribution, visit **saginawfoundation.org/site/cornerstone23** or complete and mail the donation form on the back page of this newsletter.

New fund established

The following new fund was approved by the SCF Board of Directors at its October 20, 2023 Board Meeting:

Mike and Betsy Meyer Youth Fund

A donor advised fund that will initially support high school trap shooting teams – which is an Olympic sport – as well as, firearm safety. Over time, the donors may identify other activities they wish to support.

Interested in starting a fund?

The fund you establish with the Saginaw Community Foundation can be set up in your name, in the name of your family, or in honor of any person or organization you choose. You also may choose to give to an existing fund.

Your fund will be endowed at the Saginaw Community Foundation. Earnings gained through investments will be used to make grants that address needs in Saginaw County. If you prefer, grants can be made anonymously.

To get started, meet with your professional advisor or contact the Saginaw Community Foundation at (989) 755-0545 or visit **saginawfoundation.org** for more information.

Types of Funds

Agency

Enables nonprofit organizations to establish funds for their benefit

Community Initiative/Special Project Established to provide support for specific community projects or initiatives

Designated

Established by people who want to support a specific organization or accomplish a specific purpose

Donor Advised

Enables donors to be personally involved in grantmaking, subject to board approval

Field of Interest

Administered by the foundation to benefit a general field of interest

Scholarship

Provides financial support for students seeking higher education

Unrestricted

Administered by the foundation to meet the urgent and changing needs in Saginaw County

Donate securely online. Visit: saginawfoundation.org/site/cornerstone23



undergraduate · Graduate · CTE Scholarships Made Simple

One Application. Hundreds of Opportunities.

Since awarding our first \$500 scholarship in 1987, the Saginaw Community Foundation has awarded college scholarships to area students totaling more than \$9.9 million, thanks to our generous donors. Each year, over 300 college-bound or career and technical education students benefit from our scholarship awards.

Our single application process makes it easy to potentially qualify for one or more of our 245+ scholarships. **Applications are now being accepted and must be submitted by Feb. 9, 2024**. Visit **saginawfoundation.org/site/scholarships/** for more information or contact Chamika Ford, program officer, at **chamika@ saginawfoundation.org** or by calling (989) 755-0545.



Application due: Feb. 9, 2024

NEW This Year

No essay required

Applicants will now complete a questionnaire within the application where students will respond with brief answers.

Note: Some SCF scholarships will require special essays. Instructions will be provided in the application.

No letters of recommendation

Applicants will identify one person to complete an online recommendation form.

FAFSA Student Aid Index (SAI) not required

SAI attachments are not needed in order to determine financial need for scholarships with a financial need component.



Endowment Funds De-Mystified

Endowment funds managed by Saginaw Community Foundation are one of the best ways to support your community. The term "endowment fund" can be a mystery for some or sound like a complicated idea – even though it's a way to make giving personal, impactful, and powerful to benefit Saginaw County and beyond ... for good, forever.

What is an Endowment?

An endowment is a tool for donors to support charitable entities and causes that matter to them most – not just today, but forever. At its core, an endowment fund is a type of invested charitable fund creating a steady resource that continues for generations to come, while guaranteeing that the principal will always remain intact and growth occurs ... forever.

How Does an Endowment Work?

There is a common misconception that SCF's endowments are comprised of all spendable funds, used for anything at any time. However, the principal of an endowment fund is never spent. Earnings, or the interest gained, are used to make grants that meet community needs. An endowment fund can grow over time to generate an increasing stream of funding devoted to a specific interest area or to broadly support our community. As the principal fund balance grows, so does the spendable portion of an endowment fund.

Using a 12-quarter rolling average of the fund balances, SCF typically makes 5% of the fund balance available for granting purposes each year. The principal balance of an endowment fund must be at minimum levels (\$10,000 or \$20,000 for scholarships) before granting of funds is permitted.

By preserving the principal balance of an endowed fund, the fund becomes a permanent source of community benefit – growing over time – for good, forever.

How are SCF's Endowment Funds Used?

Many funds at SCF have been established with allowable restrictions to support specific goals as stipulated by the donor. These types of funds include **scholarships** (supporting post-secondary education or other educational opportunities for students), **designated** (supporting a specific named charitable entity), or **donor advised** (allows a donor to recommend a contribution to a charitable entity they wish to support).

Even though these endowment funds are managed, invested and reported with SCF's assets, the available dollars in each endowment fund have specified restrictions as mentioned previously and cannot be directed towards anything else. Fund types that allow SCF to award grants on a quarterly basis are unrestricted and field of interest funds.

Why Establish an Endowment Fund?

SCF Endowment Funds provide intangible benefits. They are a perfect way to benefit the community forever and create a lasting legacy supporting a specific charitable cause. Many nonprofit agencies in Saginaw County have created an endowment fund at SCF. Those agencies have a source of funding that can provide financial security, allowing them to strengthen their own operations or take on new challenges as they arise.

Not all endowment funds at SCF are established to address social challenges. Some endowment funds help increase the quality of life through access to arts, culture, recreation, or educational enrichment opportunities. Regardless of the purpose of an endowment fund, it will play a sustaining and potentially transformational role in our community for generations to come – forever.

Learn more

Regardless of a donor's capacity to give, anyone can be a philanthropist. The expert staff at Saginaw Community Foundation is here to answer your questions and help you meet your charitable giving goals. Give us a call at (989) 755-0545 or visit **saginawfoundation.org**.







Download a PDF of our 2022 Annual Report and read about some of our accomplishments from last year, learn about where our donors have directed their gifts and see a breakdown of how our grants benefit and support our community.

Visit saginawfoundation.org

Thank you!

Below is a listing of 2022¹ Cornerstone Club members who have generously supported the greater Saginaw community with a gift to an endowed fund at Saginaw Community Foundation during our annual Cornerstone Campaign.

Janet & Donald Amman Julie Amman Dr. Scott Amman's Siblings Anonymous Robinson Industries Arthur Webster, Jr. Endowment Fund Alice Bagley Jennifer & Nick Barris Bay Area Community Foundation Roberta J. Bidwell Patricia Bierlein Karl Bihn & Mary Jo Wagner Heidi Bolger & David Wallace, DVM Tamara Booker Robert & Karen Brines Wallace & Irene Bronner Family Charitable Foundation Patrick & Debra Brown Catherine Champagne Charles Stewart Mott Foundation Morrall & Nancy Claramunt Josephine Coleman David & Kathy Cozad Jay & Leisa Crane JoAnn T. Crary Bart & Betty Currie D & R Earthmoving, LLC Tom & Culli Damuth Barbara & Joseph Day Ryan & Jennifer Deisler Joan & Craig Douglas Dowd Family Foundation Downtown Saginaw Association Ron & Linda Dressler Mary Lou Ederer Roselynn Ederer Julia & Gary Emede Barbara Ewend Jill & Peter Ewend Dave & Micalene Faller Linda E. Fettig

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¹For the period between Nov. 1 – Dec. 31, 2022



Dave & Kathy Abbs Jewel & Doug Adams Dr. Waheed Akbar Christopher & Dafina Allen Lucy Allen-Smith Anonymous Ascension St. Mary's Foundation Andrew Ault Bank of America Charitable Foundation, Inc. Jennifer & Nick Barris Micah & Kelly Baumgartner Sara & Marlene Bean Russ & Debra Beaubien

Below is a listing of our Pillar Society members – generous supporters of SCF's operating endowment, the Lucy R. Allen Cornerstone Fund during 2022-23².

Andrew & Andrea Bethune Roberta J. Bidwell Bierlein Companies Garber Automotive Group Karl Bihn & Mary Jo Wagner Marianne Bird Steve & Christy Boehler Heidi Bolger & David Wallace, DVM Jeff Bookmyer Hon. Christopher Boyd Chris Burditt Reid Calcott, D.D.S. Mary Case Bonnie & John Cavendish Bonnie & Paul Chaffee Morrall & Nancy Claramunt Judge Terry Clark Michael Colby Dr. Louis & Karen Constan Brenda & Thomas Coughlin Janet J. Crane Tim & Susan Crane Saginaw Future, Inc. Eric Curtis Andy & Patricia Damore Tom & Culli Damuth Barbara & Joseph Day Lauren & Thomas Deisler James & Linda Doane Robert Dotson Robert & Jennifer Egbert Scott Ellis Enbridge (U.S.), Inc. Lisa Erwin Kyle & Jane Ewing Mary Ann Fairbanks Fairground Neighborhood Association Linda E. Fettig Floyd & Jane Feusse Elian Fichtner Anne & Mark Flegenheimer



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inner CIRCLE

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WANT TO JOIN THE inner CIRCLE?

There are various levels of public and printed recognition available – including introductions at events, listings in foundation publications and logos on our website – depending upon your membership level. For more information, call (989) 755-0545.



Notable **Dates**



Last day to make a 2023 Cornerstone contribution

Regional Dr. Martin Luther King, Jr. Celebration at SVSU

Application deadline for HSC Community CARES Grants

1st Quarter 2024 SCF General Grant Applications Due

2024 SCF Scholarship Application submission deadline

SCF 40th Anniversary Year Kick-Off Celebration at the Castle Museum

Application deadline for Nexteer Steering the Future Grants



1 Tuscola St., Suite 100B Saginaw, MI 48607

If you are receiving duplicate copies of **Cornerstone**, let us know, and please pass one on to a friend.

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Save the Date!

40TH ANNIVERSARY KICK-OFF

FEB. 15, 2024 • 5-7 P.M. AT THE CASTLE MUSEUM 500 FEDERAL AVE. • DOWNTOWN SAGINAW

Saginaw Community Foundation will **kick-off our year-long 40th Anniversary Celebration** at the Castle Museum of Saginaw County History – where we were introduced to the community back in 1984 with a \$50,000 gift given by the Junior League of the Saginaw Valley.



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